

<b>FORM B1</b> <b>UNITED STATES BANKRUPTCY COURT</b> <b>WESTERN DISTRICT OF NEW YORK</b> <b>BUFFALO DIVISION</b>						<b>Voluntary Petition</b>																							
Name of Debtor (if individual, enter Last, First Middle): <b>Hurd, Daniel M.</b>				Name of Joint Debtor (Spouse) (if individual, enter Last, First Middle): <b>Hurd, Joanne J.</b>																									
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): <b>dba Dynamic Web Enterprises</b>				All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):																									
Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No (if more than one, state all): <b>xxx-xx-6609</b>				Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No (if more than one, state all): <b>xxx-xx-5971</b>																									
Street Address of Debtor (No. and Street, City, State and Zip Code): <b>159 Little Robin Road</b> <b>Amherst, NY 14228</b>				Street Address of Joint Debtor (No. and Street, City, State and Zip Code): <b>159 Little Robin Road</b> <b>Amherst, NY 14228</b>																									
County of Residence or of the Principal Place of Business: <b>Erie</b>				County of Residence or of the Principal Place of Business: <b>Erie</b>																									
Mailing Address of Debtor (if different from street address): <b>159 Little Robin Road</b> <b>Amherst, NY 14228</b>				Mailing Address of Joint Debtor (if different from street address):																									
Location of Principal Assets of Business Debtor (if different from street address above):																													
<b>Information Regarding the Debtor (Check the Applicable Boxes)</b>																													
<b>Venue</b> (Check any applicable box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.																													
<b>Type of Debtor</b> (Check all boxes that apply) <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other _____ <input type="checkbox"/> Clearing Bank				<b>Chapter or Section of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Section 304 - Case ancillary to foreign proceeding																									
<b>Nature of Debts</b> (Check one box) <input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business				<b>Filing Fee</b> (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3.																									
<b>Chapter 11 Small Business</b> (Check all boxes that apply) <input type="checkbox"/> Debtor is a small business as defined by 11 U.S.C. Sec. 101. <input type="checkbox"/> Debtor is & elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)																													
<b>Statistical/Administrative Information</b> (Estimates only) <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses are paid, there will be no funds available for distribution to unsecured creditors.						THIS SPACE IS FOR COURT USE ONLY																							
<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: right;">Estimated Number of Creditors</td> <td style="text-align: center;">1-15</td> <td style="text-align: center;">16-49</td> <td style="text-align: center;">50-99</td> <td style="text-align: center;">100-199</td> <td style="text-align: center;">200-999</td> <td style="text-align: center;">1000-Over</td> </tr> <tr> <td></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> </table>								Estimated Number of Creditors	1-15	16-49	50-99	100-199	200-999	1000-Over		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>								
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UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NEW YORK  
BUFFALO DIVISION

IN RE: Daniel M. Hurd  
Joanne J. Hurd

CASE NO

CHAPTER 7

**SCHEDULE A (REAL PROPERTY)**

Description And Location Of Property	Nature Of Debtor's Interest In Property	Husband, Wife, Joint Or Community	Current Market Value Of Debtor's Interest In Property, Without Deducting Any Secured Claim Or Exemption	Amount Of Secured Claim
Real Estate 159 Little Robin Road Amherst, NY 14228	Fee Simple	H	\$135,000.00	\$128,070.00
Total:			\$135,000.00	

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NEW YORK  
BUFFALO DIVISION**

IN RE: **Daniel M. Hurd  
Joanne J. Hurd**

CASE NO

CHAPTER **7**

**SCHEDULE B (PERSONAL PROPERTY)**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.	<b>X</b>			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and home-stead associations, or credit unions, brokerage houses, or cooperatives.		Checking account at Citibank	J	\$0.00
		Savings account at State Farm Bank	J	\$20.00
		Savings account at American Credit Union	H	\$5.00
		Savings account at Power FCU	H	\$14.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	<b>X</b>			
4. Household goods and furnishings including audio, video and computer equipment.		Normal household items & personal possessions	J	\$2,500.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		Statues/Lladro	W	\$300.00
6. Wearing apparel.		Wearing apparel	J	\$150.00
7. Furs and jewelry.		Wedding rings	J	\$550.00
8. Firearms and sports, photographic, and other hobby equipment.		R/C ModelAirplanes	H	\$500.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Life Insurance	W	\$22.95
<b>Total &gt;</b>				<b>\$4,061.95</b>

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NEW YORK  
BUFFALO DIVISION**

IN RE: **Daniel M. Hurd  
Joanne J. Hurd**

CASE NO

CHAPTER **7**

**SCHEDULE B (PERSONAL PROPERTY)**

*Continuation Sheet No. 1*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		IRA	H	\$7.35
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.		2004 DWE A/R by overseas UK dealer - E Flight Models	H	\$739.05
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
<b>Total &gt;</b>				<b>\$4,808.35</b>

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NEW YORK  
BUFFALO DIVISION**

IN RE: **Daniel M. Hurd  
Joanne J. Hurd**

CASE NO

CHAPTER **7**

**SCHEDULE B (PERSONAL PROPERTY)**

*Continuation Sheet No. 2*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.	X			
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.		Laptop, Computer, Printers, Desk	J	\$750.00
27. Machinery, fixtures, equipment, and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
<b>Total &gt;</b>				<b>\$5,558.35</b>

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NEW YORK  
BUFFALO DIVISION

IN RE: Daniel M. Hurd  
Joanne J. Hurd

CASE NO

CHAPTER 7

**SCHEDULE B (PERSONAL PROPERTY)**

*Continuation Sheet No. 3*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed. Itemize.	X			
Total >				\$5,558.35

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NEW YORK  
BUFFALO DIVISION**

IN RE: **Daniel M. Hurd  
Joanne J. Hurd**

CASE NO

CHAPTER **7**

**SCHEDULE C (PROPERTY CLAIMED AS EXEMPT)**

Debtor elects the exemptions to which debtor is entitled under: (Check one box)

- ☐ 11 U.S.C. Sec. 522(b)(1): Exemptions provided in 11 U.S.C. Sec. 522(d). Note: These exemptions are available only in certain states.
- ☒ 11 U.S.C. Sec. 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
Real Estate 159 Little Robin Road Amherst, NY 14228	CPLR § 5206(a)	\$10,000.00	\$135,000.00
Normal household items & personal possessions	CPLR § 5205(a)(1) et seq.	\$2,500.00	\$2,500.00
Wearing apparel	CPLR § 5205(a)(1) et seq.	\$150.00	\$150.00
Wedding rings	CPLR § 5205(a)(1) et seq.	\$550.00	\$550.00
Life Insurance	Insurance Law § 3212, CPLR § 5206(i)	\$22.95	\$22.95
IRA	Debtor & Creditor Law § 282	\$7.35	\$7.35
		<b>\$13,230.30</b>	<b>\$138,230.30</b>



IN RE: **Daniel M. Hurd**  
**Joanne J. Hurd**

CASE NO \_\_\_\_\_  
(If Known)

CHAPTER **7**

**SCHEDULE D (CREDITORS HOLDING SECURED CLAIMS)**

☐ Check this box if debtor has no creditors holding secured claims to report on Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: <b>xxx7937</b>  <b>Countrywide Home Lending</b> <b>450 American St Credit Reporting S</b> <b>Simi Valley, CA 93065</b>	<b>J</b>	DATE INCURRED: <b>04/26/2001</b> NATURE OF LIEN: <b>Veterans Administration Real Estate Mortgage</b> COLLATERAL: <b>Real Estate</b> REMARKS:  COLLATERAL VALUE: <b>\$135,000.00</b>				<b>\$128,070.00</b>	
<b>Total for this Page (Subtotal) &gt;</b>						<b>\$128,070.00</b>	<b>\$0.00</b>
<b>Running Total &gt;</b>						<b>\$128,070.00</b>	<b>\$0.00</b>

\_\_\_\_\_ **No** continuation sheets attached

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NEW YORK  
BUFFALO DIVISION**

IN RE: **Daniel M. Hurd  
Joanne J. Hurd**

CASE NO

CHAPTER **7**

**SCHEDULE E (CREDITORS HOLDING UNSECURED PRIORITY CLAIMS)**

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) if claims in that category are listed on the attached sheets)

☐ **Extensions of credit in an involuntary case**

*Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. Sec. 507(a)(2).*

☐ **Wages, salaries, and commissions**

*Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees, up to a maximum of \$4,925\* per employee, earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided by 11 U.S.C. Sec. 507(a)(3).*

☐ **Contributions to employee benefit plans**

*Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. Sec. 507(a)(4).*

☐ **Certain farmers and fishermen**

*Claims of certain farmers and fishermen, up to a maximum of \$4,925\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. Sec. 507(a)(5).*

☐ **Deposits by individuals**

*Claims of individuals up to a maximum of \$2,225\* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. Sec. 507(a)(6).*

☐ **Alimony, Maintenance, or Support**

*Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. Sec. 507(a)(7).*

☐ **Taxes and certain other debts owed to governmental units**

*Taxes, customs duties, and penalties owing to federal, state, and local government units as set forth in 11 U.S.C. Sec. 507(a)(8).*

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

*Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. Sec. 507(a)(9).*

☐ **Administrative allowances under 11 U.S.C. Sec. 330**

*Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. Secs. 326, 328, 329 and 330.*

\* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

      No       continuation sheets attached

**SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)**

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: <b>A T &amp; T Long Distance</b> <b>PO Box 8212</b> <b>Aurora, IL 60572-8212</b>	<b>J</b>	DATE INCURRED: <b>2002</b> CONSIDERATION: <b>telephone bill</b> REMARKS:				<b>\$1,117.00</b>
Representing: <b>A T &amp; T Long Distance</b>		<b>American Recovery Services, Inc.</b> <b>555 St. Charles Drive, Suite 100</b> <b>Thousand Oaks, CA 91320</b>				<b>Notice Only</b>
ACCT #: <b>xxxx0749</b> <b>Aarow Financial Services</b> <b>5996 W Touhy Ave</b> <b>Niles, IL 60714</b>	<b>H</b>	DATE INCURRED: <b>05/01/2004</b> CONSIDERATION: <b>Collection</b> REMARKS: <b>Assignee of Bank One</b>				<b>\$1,449.00</b>
ACCT #: <b>xxxxxx6091</b> <b>Acs/student Ln Mkt Ass</b> <b>501 Bleecker St</b> <b>Utica, NY 13501</b>	<b>H</b>	DATE INCURRED: <b>10/24/1996</b> CONSIDERATION: <b>Educational</b> REMARKS:				<b>\$0.00</b>
ACCT #: <b>xxxxxxxxxxxxxx7322</b> <b>American Express</b> <b>Po Box 297871</b> <b>Fort Lauderdale, FL 33329</b>	<b>W</b>	DATE INCURRED: <b>03/01/1995</b> CONSIDERATION: <b>Credit Card</b> REMARKS:				<b>\$0.00</b>
ACCT #: <b>xxxxxxxxxx0001</b> <b>Americu Credit Union</b> <b>1916 Black River Blvd N</b> <b>Rome, NY 13440</b>	<b>H</b>	DATE INCURRED: <b>12/02/1999</b> CONSIDERATION: <b>Automobile</b> REMARKS:				<b>\$0.00</b>
ACCT #: <b>xxxx5601</b> <b>Arcadia Financial</b> <b>7825 Washington Ave S</b> <b>Edina, MN 55439</b>	<b>H</b>	DATE INCURRED: <b>11/02/1998</b> CONSIDERATION: <b>Automobile</b> REMARKS:				<b>\$0.00</b>
<b>Total for this Page (Subtotal) &gt;</b>						<b>\$2,566.00</b>
<b>Running Total &gt;</b>						<b>\$2,566.00</b>

7 continuation sheets attached

**SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)**

Continuation Sheet No. 1

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxx5094 Att&t Universal/ Citibank Po Box 6241 Sioux Falls, SD 57117	W	DATE INCURRED: 03/14/1994 CONSIDERATION: <b>Credit Card</b> REMARKS:				\$0.00
ACCT #: xxxxxxxx5000 Ballys 300 E Joppa Rd Baltimore, MD 21286	H	DATE INCURRED: 09/12/2000 CONSIDERATION: <b>Installment Loan</b> REMARKS:				(\$1.00)
ACCT #: xxxxxxxxxx8304 Beneficial/household Finance 2700 Sanders Rd Prospect Heights, IL 60070	H	DATE INCURRED: 07/17/2001 CONSIDERATION: <b>Unsecured</b> REMARKS:				\$9,494.00
ACCT #: xxxxxxxx1543 Capital One 11013 W Broad St Glen Allen, VA 23060	H	DATE INCURRED: 12/24/2001 CONSIDERATION: <b>Credit Card</b> REMARKS:				\$1,361.00
Representing: Capital One		<b>Associated Recovery Systems</b> 3110 North Central Avenue - Suite 170 Phoenix, AZ 85012				Notice Only
ACCT #: xxxxxxxx6151 Capital One 11013 W Broad St Glen Allen, VA 23060	J	DATE INCURRED: 11/01/2002 CONSIDERATION: <b>Credit Card</b> REMARKS:				\$786.00
ACCT #: xxxxxxxx7261 Citibank Po Box 6241 Sioux Falls, SD 57117	J	DATE INCURRED: 09/07/2001 CONSIDERATION: <b>Credit Card</b> REMARKS:				\$3,683.00
Total for this Page (Subtotal) >						\$15,323.00
Running Total >						\$17,889.00

**SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)**

Continuation Sheet No. 2

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxx1513 Citibank/Sears Po Box 6189 Sioux Falls, SD 57117	J	DATE INCURRED: 12/21/1999 CONSIDERATION: <b>Charge Account</b> REMARKS:				\$0.00
ACCT #: Citicards PO Box 8104 S. Hackensack, NJ 07606	J	DATE INCURRED: 2001 CONSIDERATION: <b>Credit Card</b> REMARKS:				\$1.00
ACCT #: xxxxxxxx2063 Discover Financial PO Box 15316 Wilmington, DE 19850	W	DATE INCURRED: 09/06/1999 CONSIDERATION: <b>Credit Card</b> REMARKS:				\$3,957.00
Representing: Discover Financial		<b>Cohen &amp; Slamowitz</b> <b>Attorneys at Law</b> <b>PO Box 9004</b> <b>199 Crossways Park Drive</b> <b>Woodbury, NY 11797</b>				Notice Only
ACCT #: First Data Merchants c/o Salvatore Spinelli, Esq. 135 Maxess Road, Suite 2B Melville, NY 11747	H	DATE INCURRED: 2002 CONSIDERATION: <b>Merchant Account</b> REMARKS:				\$1.00
ACCT #: xxxxxxxx0004 First Premier 900 W Delaware Po Box 5114 Sioux Falls, SD 57117	J	DATE INCURRED: 11/1998 CONSIDERATION: <b>Credit Card</b> REMARKS:				\$0.00
ACCT #: xxxxxxxx1019 Gemb/whitehall Po Box 276 Dayton, OH 45401	H	DATE INCURRED: 08/20/2000 CONSIDERATION: <b>Charge Account</b> REMARKS:				\$1,683.00
Total for this Page (Subtotal) >						\$5,642.00
Running Total >						\$23,531.00

**SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)**

Continuation Sheet No. 3

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxx1106 Gemb/whitehall Po Box 276 Dayton, OH 45401	W	DATE INCURRED: 07/08/2001 CONSIDERATION: <b>Charge Account</b> REMARKS:				\$1,183.00
Representing: Gemb/whitehall		<b>Arrow Financial</b> 5996 West Touhy Avenue Niles, IL 60714				Notice Only
ACCT #: xxxxxxxxxxx8924 Hfc - Usa P.o. Box 1547 Chesapeake, VA 23320	W	DATE INCURRED: 06/11/2003 CONSIDERATION: <b>Factoring Company Account</b> REMARKS:				\$4,408.00
ACCT #: xxxxxxxxxxxxx2140 Hsbc Nv 1441 Schilling Pl Salinas, CA 93901	H	DATE INCURRED: 07/26/2001 CONSIDERATION: <b>Credit Card</b> REMARKS:				\$0.00
Representing: Hsbc Nv		<b>Virginia Credit &amp; Finance</b> PO Box 13787 Roanoke, VA 24037				Notice Only
ACCT #: Key Bank/LTD Financial POBox 8101 S. Hackensack, NJ 07606	J	DATE INCURRED: 2000 CONSIDERATION: <b>Credit Card</b> REMARKS:				\$1.00
ACCT #: xxxxxxxxxxxxx398B Leasecomm Corp 950 Winter St Waltham, MA 02451	H	DATE INCURRED: 07/03/2002 CONSIDERATION: <b>Rental Agreement</b> REMARKS:				\$643.00
Total for this Page (Subtotal) >						\$6,235.00
Running Total >						\$29,766.00

**SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)**

Continuation Sheet No. 4

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: <b>xxxx4287</b> <b>Lord &amp; Taylor</b> <b>300 Sheffield Ctr</b> <b>Lorain, OH 44055</b>	<b>J</b>	DATE INCURRED: <b>08/01/2001</b> CONSIDERATION: <b>Charge Account</b> REMARKS:				<b>\$0.00</b>
ACCT #: <b>McCarthy, Burgess &amp; Wolf</b> <b>26000 Cannon Road</b> <b>Cleveland, OH 44146</b>	<b>H</b>	DATE INCURRED: <b>2002</b> CONSIDERATION: <b>Merchant Account</b> REMARKS:				<b>\$1.00</b>
ACCT #: <b>xxx1398</b> <b>NCO Financial Systems</b> <b>PO Box 41448</b> <b>Philadelphia, PA 19101</b>	<b>W</b>	DATE INCURRED: <b>07/15/2005</b> CONSIDERATION: <b>Factoring Company Account</b> REMARKS: <b>collecting for Sprint</b>				<b>\$392.00</b>
ACCT #: <b>xxxxxxxxxxxx4421</b> <b>Nissan-infiniti Lt</b> <b>2901 Kinwest Pkwy</b> <b>Irving, TX 75063</b>	<b>W</b>	DATE INCURRED: <b>11/01/1999</b> CONSIDERATION: <b>Auto Lease</b> REMARKS:				<b>\$0.00</b>
ACCT #: <b>Office Max</b> <b>c/o LTD Financial Services</b> <b>7322 Southwest Freeway, Suite 1600</b> <b>Houston, TX 77074</b>	<b>H</b>	DATE INCURRED: <b>2002</b> CONSIDERATION: <b>Credit Card</b> REMARKS:				<b>\$2,328.00</b>
ACCT #: <b>xxxxxx6287</b> <b>Providian</b> <b>4900 Johnson Dr</b> <b>Pleasanton, CA 94588</b>	<b>H</b>	DATE INCURRED: <b>04/19/2000</b> CONSIDERATION: <b>Credit Card</b> REMARKS:				<b>\$2,877.00</b>
ACCT #: <b>Quest Diagnostics</b> <b>c/o Allegheny Recovery Services</b> <b>PO Box 544</b> <b>Carnegie, PA 15106</b>	<b>W</b>	DATE INCURRED: <b>2003</b> CONSIDERATION: <b>Medical Bill</b> REMARKS:				<b>\$77.00</b>
Total for this Page (Subtotal) >						<b>\$5,675.00</b>
Running Total >						<b>\$35,441.00</b>

**SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)**

Continuation Sheet No. 5

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxx1026 Sallie Mae 3rd Pty Lsc 1002 Arthur Dr Lynn Haven, FL 32444	H	DATE INCURRED: 10/24/1996 CONSIDERATION: <b>Educational</b> REMARKS:				\$7,225.00
Representing: Sallie Mae 3rd Pty Lsc		Sallie Mae PO Box 9500 Wilkes Barre, PA 18773				Notice Only
ACCT #: xxxxxxxx0004 Sca/wnklnms 1000 Macarthur Bv Mahwah, NJ 07430	W	DATE INCURRED: 04/1993 CONSIDERATION: <b>Charge Account</b> REMARKS:				\$0.00
ACCT #: 1 Security Credit 1270 Niagara St Buffalo, NY 14213	W	DATE INCURRED: 09/2003 CONSIDERATION: <b>Collection</b> REMARKS: collecting for Spectrum Radiology				\$131.00
ACCT #: xxxxxxxx1867 Sherman Acquisitions Po Box 740281 Houston, TX 77274	W	DATE INCURRED: 04/20/2005 CONSIDERATION: <b>Factoring Company Account</b> REMARKS: collecting for Citibank/Sears				\$1,028.00
Representing: Sherman Acquisitions		Associated Recovery Systems 3110 North Central Avenue - Suite 170 Phoenix, AZ 85012				Notice Only
ACCT #: xxxxxxxx7408 Sherman Acquisitions PO Box 740281 Houston, TX 77274	H	DATE INCURRED: 04/15/2004 CONSIDERATION: <b>Factoring Company Account</b> REMARKS: collecting for Sears				\$1,152.00
Total for this Page (Subtotal) >						\$9,536.00
Running Total >						\$44,977.00



**SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)**

Continuation Sheet No. 6

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: <b>6919</b> <b>The Bon-ton</b> <b>P.o. Box 2285</b> <b>York, PA 17405</b>	<b>W</b>	DATE INCURRED: <b>10/1994</b> CONSIDERATION: <b>Charge Account</b> REMARKS:				<b>\$0.00</b>
ACCT #: <b>xxxxxxxx4113</b> <b>Unifund/collection Agency</b> <b>11802 Conrey Rd Ste 200</b> <b>Cincinnati, OH 45249</b>	<b>H</b>	DATE INCURRED: <b>01/2005</b> CONSIDERATION: <b>Factoring Company Account</b> REMARKS:				<b>\$3,508.00</b>
ACCT #: <b>xxxxxx0260</b> <b>Verizon</b> <b>2000 Coporate Driv 3rd Floor</b> <b>Orangeburg, NY 10962</b>	<b>W</b>	DATE INCURRED: <b>09/2003</b> CONSIDERATION: <b>Other</b> REMARKS:				<b>\$718.00</b>
ACCT #: <b>xxxxxxxxxxxx5902</b> <b>Wachovia Bank</b> <b>Po Box 3117</b> <b>Winston Salem, NC 27102</b>	<b>J</b>	DATE INCURRED: <b>08/31/1993</b> CONSIDERATION: <b>Credit Card</b> REMARKS:				<b>\$0.00</b>
ACCT #: <b>xxxxxxx0313</b> <b>Wells Fargo</b> <b>Po Box 5445</b> <b>Portland, OR 97228</b>	<b>J</b>	DATE INCURRED: <b>03/01/1995</b> CONSIDERATION: <b>Credit Card</b> REMARKS:				<b>\$1,047.00</b>
ACCT #: <b>xxxxxxx0632</b> <b>Wells Fargo Financial</b> <b>PO Box 5943</b> <b>Sioux Falls, SD 57117</b>	<b>H</b>	DATE INCURRED: <b>08/14/2001</b> CONSIDERATION: <b>Credit Card</b> REMARKS:				<b>\$728.00</b>
<b>Representing:</b> <b>Wells Fargo Financial</b>		<b>Rieyinger &amp; Associates, LLC</b> <b>PO Box 956188</b> <b>Duluth, GA 30026</b>				<b>Notice Only</b>
<b>Total for this Page (Subtotal) &gt;</b>						<b>\$6,001.00</b>
<b>Running Total &gt;</b>						<b>\$50,978.00</b>

IN RE: **Daniel M. Hurd**  
**Joanne J. Hurd**

CASE NO \_\_\_\_\_

(If Known)

CHAPTER **7**

**SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)**

*Continuation Sheet No. 7*

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxxxxxx1959 Wells Fargo Financial 2496 Ridge Rd W Rochester, NY 14626	H	DATE INCURRED: <b>05/09/2001</b> CONSIDERATION: <b>Charge Account</b> REMARKS:				\$593.00
ACCT #: xxxxxxxxxxxx1854 Wells Fargo Financial 2496 Ridge Rd West Greece, NY 14626	H	DATE INCURRED: <b>12/07/2001</b> CONSIDERATION: <b>Note Loan</b> REMARKS:				\$0.00
ACCT #: xxxxxxxxxxxx7847 Wfnnb/lane Bryant 4590 E Broad St Columbus, OH 43213	W	DATE INCURRED: <b>01/25/1994</b> CONSIDERATION: <b>Charge Account</b> REMARKS:				\$469.00
ACCT #: xxxxxxxxxxxx3744 Wfnnb/Victoria's Secret Po Box 182128 Columbus, OH 43218	W	DATE INCURRED: <b>09/15/1999</b> CONSIDERATION: <b>Charge Account</b> REMARKS:				\$1,255.00
Total for this Page (Subtotal) >						\$2,317.00
Running Total >						\$53,295.00

**UNITED STATES BANKRUPTCY COURT  
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IN RE: **Daniel M. Hurd**  
**Joanne J. Hurd**

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**SCHEDULE G (EXECUTORY CONTRACTS AND UNEXPIRED LEASES)**

☐ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
<b>GMAC</b> PO Box 535160 Pittsburgh, PA 15253	2003 Chevrolet Trailblazer Contract to be ASSUMED

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**SCHEDULE H (CODEBTORS)**

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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CHAPTER **7**

**SCHEDULE I (CURRENT INCOME OF INDIVIDUAL DEBTOR(S))**

Debtor's Marital Status	Dependents of Debtor and Spouse (Names, Ages and Relationships)					
	Name	Age	Relationship	Name	Age	Relationship
<b>Married</b>	F.H.	1 1/2 yr.	Daughter			
Employment	Debtor			Spouse		
Occupation	Programmer/Web Developer			None		
Name of Employer	Sodexo Allcance					
How Long Employed	5 1/2 years					
Address of Employer	10 Earhart Drive Williamsville, NY 14225					

**Income: (Estimate of average monthly income)**

Current monthly gross wages, salary, and commissions (prorate if not paid monthly)

Estimated monthly overtime

**DEBTOR**

**SPOUSE**

\$5,231.34

\$0.00

\$0.00

\$0.00

**SUBTOTAL**

**\$5,231.34**

**\$0.00**

**LESS PAYROLL DEDUCTIONS**

A. Payroll taxes (includes social security tax if B. is zero)

\$1,182.34

\$0.00

B. Social Security Tax

\$400.20

\$0.00

C. Medicare

\$0.00

\$0.00

D. Insurance

\$372.45

\$0.00

E. Union dues

\$0.00

\$0.00

F. Retirement

\$0.00

\$0.00

G. Other (specify) \_\_\_\_\_

\$0.00

\$0.00

H. Other (specify) \_\_\_\_\_

\$0.00

\$0.00

I. Other (specify) \_\_\_\_\_

\$0.00

\$0.00

J. Other (specify) \_\_\_\_\_

\$0.00

\$0.00

K. Other (specify) \_\_\_\_\_

\$0.00

\$0.00

**SUBTOTAL OF PAYROLL DEDUCTIONS**

**\$1,954.99**

**\$0.00**

**TOTAL NET MONTHLY TAKE HOME PAY**

**\$3,276.35**

**\$0.00**

Regular income from operation of business or profession or farm (attach detailed stmt)

\$300.00

\$0.00

Income from real property

\$0.00

\$0.00

Interest and dividends

\$0.00

\$0.00

Alimony, maintenance or support payments payable to debtor for the debtor's use or

\$0.00

\$0.00

that of the dependents listed above

Social Security or other government assistance (specify)

\$0.00

\$0.00

Pension or retirement income

\$0.00

\$0.00

Other monthly income (specify below)

1. Average Tax Refund

\$864.00

\$0.00

2. \_\_\_\_\_

\$0.00

\$0.00

3. \_\_\_\_\_

\$0.00

\$0.00

**TOTAL MONTHLY INCOME**

**\$4,440.35**

**\$0.00**

**TOTAL COMBINED MONTHLY INCOME \$4,440.35**

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

**Debtors' 2003-2004 income tax refunds were not typical due to the large net operating losses incurred in their small business.**

**Debtors estimate their future returns to be less than half of their previous years returns.**

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**SCHEDULE J (CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S))**

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. If box is checked, complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rental for mobile home) Are real estate taxes included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Is property insurance included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	\$1,592.00
<b>Utilities:</b> Electricity and heating fuel Water and sewer Telephone Other: Cable	\$255.00 \$20.00 \$48.00 \$60.00
Home maintenance (repairs and upkeep) Food Clothing Laundry and dry cleaning Medical and dental expenses (not covered by insurance) Transportation (not including car payments) Recreation, clubs and entertainment, newspapers, magazines, etc. Charitable contributions	\$50.00 \$750.00 \$100.00 \$40.00 \$50.00 \$250.00 \$150.00 \$50.00
<b>Insurance</b> (not deducted from wages or included in home mortgage payments) Homeowner's or renter's Life Health Auto Other: Disability Insurance	\$18.00 \$80.00 \$45.00
Taxes (not deducted from wages or included in home mortgage payments) Specify:	
<b>Installment payments:</b> (In Chapter 12 and 13 cases, do not list payments included in the plan) Auto: Auto Lease Other: Other: Other:	\$399.00
Alimony, maintenance, and support paid to others: Payments for support of add'l dependents not living at debtor's home: Regular expenses from operation of business, profession, or farm (attach detailed statement) Other: See attached personal expenses Other:	\$120.00 \$180.00
<b>TOTAL MONTHLY EXPENSES</b> (Report also on Summary of Schedules)	<b>\$4,257.00</b>
[FOR CHAPTER 12 AND 13 DEBTORS ONLY] Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.  A. Total projected monthly income B. Total projected monthly expenses (including separate spouse budget if applicable) C. Excess income (A minus B) D. Total amount to be paid into plan each (interval)	

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**EXHIBIT TO SCHEDULE J**

**Itemized Business Expenses**

Expense	Category	Amount
Miscellaneous Office Expenses	Office Supplies	\$10.00
Dues & Publications	Office Supplies	\$5.00
Supplies & Materials	Office Supplies	\$10.00
Shipping	Shipping	\$5.00
Web Hosting & Internet		\$90.00
Total >		\$120.00

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**EXHIBIT TO SCHEDULE J**

*Continuation Sheet No. 1*

**Itemized Personal Expenses**

Expense	Amount
Personal Care	\$100.00
Gifts	\$50.00
Day Care or Babysitter Expense	\$30.00
Total >	\$180.00



**UNITED STATES BANKRUPTCY COURT  
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CHAPTER **7**

**SUMMARY OF SCHEDULES**

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$135,000.00		
B - Personal Property	Yes	4	\$5,558.35		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1			\$128,070.00
E - Creditors Holding Unsecured Priority Claims	Yes	1			\$0.00
F - Creditors Holding Unsecured Nonpriority Claims	Yes	8			\$53,295.00
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$4,440.35
J - Current Expenditures of Individual Debtor(s)	Yes	3			\$4,257.00
Total Number of Sheets of ALL Schedules >		22			
Total Assets >			\$140,558.35		
Total Liabilities >				\$181,365.00	

UNITED STATES BANKRUPTCY COURT  
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**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 23 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date 09/15/2005

Signature /s/ Daniel M. Hurd  
*Daniel M. Hurd*

Date 09/15/2005

Signature /s/ Joanne J. Hurd  
*Joanne J. Hurd*

[If joint case, both spouses must sign.]

**UNITED STATES BANKRUPTCY COURT  
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CHAPTER **7**

**STATEMENT OF FINANCIAL AFFAIRS**

**1. Income from employment or operation of business**

None

☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE (if more than one)
\$41,347.00	2004 - Wages & Self Employment
\$48,362.00	2003 - Wages & Self Employment
\$38,600.00	2005 - Wages & Self Employment

**2. Income other than from employment or operation of business**

None

☒

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**3. Payments to creditors**

None

☒

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

☒

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**4. Suits and administrative proceedings, executions, garnishments and attachments**

None

☐

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Beneficial vs. Hurd	Breach of contract		Judgment Entered 7/05
Arrow Financial vs. Hurd	Breach of Contract		Judgment entered 4/05
Citibank vs. Hurd	Breach of contract		summons served 3/05
Discover vs. Hurd	Breach of Contract		Summons Served 09/05

None

☐

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
Beneficial	08/05	checking account at Citibank frozen

Case 1-05-18029-CLB, Doc 1, Filed 09/15/05, Entered 09/15/05 14:41:25,  
Description: Main Document , Page 27 of 40

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CHAPTER **7**

**STATEMENT OF FINANCIAL AFFAIRS**

*Continuation Sheet No. 1*

**5. Repossessions, foreclosures and returns**

None

☐

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
Americu Credit Union	2004	1998 Pontiac Grand Am repossessed

**6. Assignments and receiverships**

None

☒

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

☒

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**7. Gifts**

None

☐

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
The Chapel	Church	2004-2005	approximately \$300.00

**8. Losses**

None

☒

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**9. Payments related to debt counseling or bankruptcy**

None

☐

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Barry H. Sternberg 4245 Union Road - Suite 101 Cheektowaga, NY 14225		\$956.00

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NEW YORK  
BUFFALO DIVISION**

IN RE: **Daniel M. Hurd  
Joanne J. Hurd**

CASE NO

CHAPTER **7**

**STATEMENT OF FINANCIAL AFFAIRS**

*Continuation Sheet No. 2*

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**10. Other transfers**

None



List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

---

**11. Closed financial accounts**

None



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

---

**12. Safe deposit boxes**

None



List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

---

**13. Setoffs**

None



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**NAME AND ADDRESS OF CREDITOR**

**DATE OF SETOFF**

**AMOUNT OF SETOFF**

**NYS Sales Tax offset debtors' income tax refund 2004**

**2004**

---

**14. Property held for another person**

None



List all property owned by another person that the debtor holds or controls.

---

**15. Prior address of debtor**

None



If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

---

**16. Spouses and Former Spouses**

None



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

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IN RE: **Daniel M. Hurd  
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CASE NO

CHAPTER **7**

**STATEMENT OF FINANCIAL AFFAIRS**

*Continuation Sheet No. 3*

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**17. Environmental Information**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

---

None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

---

None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

---

None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

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**18. Nature, location and name of business**

None ☐ a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

NAME, ADDRESS, AND TAXPAYER I.D. NUMBER	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
d/b/a Dynamic Web Enterprises	Retail - Model R/C	04/02 - present

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None ☐ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. Section 101.

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CHAPTER **7**

**STATEMENT OF FINANCIAL AFFAIRS**

*Continuation Sheet No. 4*

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

*(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

**19. Books, records and financial statements**

- None ☐ a. List all bookkeepers and accountants who within the two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

**NAME AND ADDRESS**

**DATES SERVICES RENDERED**

**Debtors**

- None ☒ b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

- None ☒ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

- None ☒ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of this case by the debtor.

**20. Inventories**

- None ☒ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

- None ☒ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

**21. Current Partners, Officers, Directors and Shareholders**

- None ☒ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

- None ☒ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

**22. Former partners, officers, directors and shareholders**

- None ☒ a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

- None ☒ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

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IN RE: **Daniel M. Hurd**  
**Joanne J. Hurd**

CASE NO

CHAPTER **7**

**STATEMENT OF FINANCIAL AFFAIRS**

*Continuation Sheet No. 5*

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**23. Withdrawals from a partnership or distributions by a corporation**

None

☒ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

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**24. Tax Consolidation Group**

None

☒ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the six-year period immediately preceding the commencement of the case.

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**25. Pension Funds**

None

☒ If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the six-year period immediately preceding the commencement of the case.

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***DECLARATION CONCERNING DEBTOR'S STATEMENT OF FINANCIAL AFFAIRS***

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto, consisting of   **6**   sheets, and that they are true and correct.

Date   **09/15/2005**  

Signature   **/s/ Daniel M. Hurd**    
of Debtor   **Daniel M. Hurd**  

Date   **09/15/2005**  

Signature   **/s/ Joanne J. Hurd**    
of Joint Debtor   **Joanne J. Hurd**    
(if any)

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. Sections 152 and 3571*



**UNITED STATES BANKRUPTCY COURT  
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IN RE: **Daniel M. Hurd**  
**Joanne J. Hurd**

CASE NO

CHAPTER **7**

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.  
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

***a. Property to Be Surrendered.***

DESCRIPTION OF PROPERTY	CREDITOR'S NAME
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None

***b. Property to Be Retained.*** (Check any applicable statement).

DESCRIPTION OF PROPERTY	CREDITOR'S NAME	Lien will be avoided pursuant to Sec. 522(f) and property will be claimed as exempt	Property is claimed as exempt and will be redeemed pursuant to Sec. 722	Debt will be reaffirmed pursuant to Sec. 524(c)	Debtor will continue making payments to creditor without reaffirming
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Real Estate

Countrywide Home Lending  
450 American St Credit Reporting S  
Simi Valley, CA 93065  
xxx7937

☐☐☒☐

Date 09/15/2005

Signature /s/ Daniel M. Hurd  
Daniel M. Hurd

Date 09/15/2005

Signature /s/ Joanne J. Hurd  
Joanne J. Hurd

**UNITED STATES BANKRUPTCY COURT  
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CASE NO

CHAPTER **7**

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept:	<u>\$956.00</u>
Prior to the filing of this statement I have received:	<u>\$956.00</u>
Balance Due:	<u>\$0.00</u>

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify)

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify)

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with another person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
  - b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
  - c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

09/15/2005

*Date*

/s/ Barry H. Sternberg

*Barry H. Sternberg*  
Barry H. Sternberg  
4245 Union Road - Suite 101  
Cheektowaga, NY 14225  
Phone: (716) 626-5900

Bar No.

/s/ Daniel M. Hurd  
*Daniel M. Hurd*

/s/ Joanne J. Hurd  
*Joanne J. Hurd*

A T & T Long Distance  
PO Box 8212  
Aurora, IL 60572-8212

Aarow Financial Services  
5996 W Touhy Ave  
Niles, IL 60714

Acs/student Ln Mkt Ass  
501 Bleecker St  
Utica, NY 13501

American Express  
Po Box 297871  
Fort Lauderdale, FL 33329

American Recovery Services, Inc.  
555 St. Charles Drive, Suite 100  
Thousand Oaks, CA 91320

Americu Credit Union  
1916 Black River Blvd N  
Rome, NY 13440

Arcadia Financial  
7825 Washington Ave S  
Edina, MN 55439

Arrow Financial  
5996 West Touhy Avenue  
Niles, IL 60714

Associated Recovery Systems  
3110 North Central Avenue - Suite 170  
Phoenix, AZ 85012

Att&t Universal/ Citibank  
Po Box 6241  
Sioux Falls, SD 57117

Ballys  
300 E Joppa Rd  
Baltimore, MD 21286

Beneficial/household Finance  
2700 Sanders Rd  
Prospect Heights, IL 60070

Capital One  
11013 W Broad St  
Glen Allen, VA 23060

Citibank  
Po Box 6241  
Sioux Falls, SD 57117

Citibank/Sears  
Po Box 6189  
Sioux Falls, SD 57117

Citicards  
PO Box 8104  
S. Hackensack, NJ 07606

Cohen & Slamowitz  
Attorneys at Law  
PO Box 9004  
199 Crossways Park Drive  
Woodbury, NY 11797

Countrywide Home Lending  
450 American St Credit Reporting S  
Simi Valley, CA 93065

Discover Financial  
PO Box 15316  
Wilmington, DE 19850

First Data Merchants  
c/o Salvatore Spinelli, Esq.  
135 Maxess Road, Suite 2B  
Melville, NY 11747

First Premier  
900 W Delaware Po Box 5114  
Sioux Falls, SD 57117

Gemb/whitehall  
Po Box 276  
Dayton, OH 45401

GMAC  
PO Box 535160  
Pittsburgh, PA 15253

Hfc - Usa  
P.o. Box 1547  
Chesapeake, VA 23320

Hsbc Nv  
1441 Schilling Pl  
Salinas, CA 93901

Key Bank/LTD Financial  
POBox 8101  
S. Hackensack, NJ 07606

Leasecomm Corp  
950 Winter St  
Waltham, MA 02451

Lord & Taylor  
300 Sheffield Ctr  
Lorain, OH 44055

McCarthy, Burgess & Wolf  
26000 Cannon Road  
Cleveland, OH 44146

NCO Financial Systems  
PO Box 41448  
Philadelphia, PA 19101

Nissan-infiniti Lt  
2901 Kinwest Pkwy  
Irving, TX 75063

Office Max  
c/o LTD Financial Services  
7322 Southwest Freeway, Suite 1600  
Houston, TX 77074

Providian  
4900 Johnson Dr  
Pleasanton, CA 94588

Quest Diagnostics  
c/o Allegheny Recovery Services  
PO Box 544  
Carnegie, PA 15106

Rieyinger & Associates, LLC  
PO Box 956188  
Duluth, GA 30026

Sallie Mae  
PO Box 9500  
Wilkes Barre, PA 18773

Sallie Mae 3rd Pty Lsc  
1002 Arthur Dr  
Lynn Haven, FL 32444

Sca/wnklnms  
1000 Macarthur Bv  
Mahwah, NJ 07430

Security Credit  
1270 Niagara St  
Buffalo, NY 14213

Sherman Acquisitions  
Po Box 740281  
Houston, TX 77274

The Bon-ton  
P.o. Box 2285  
York, PA 17405

Unifund/collection Agency  
11802 Conrey Rd Ste 200  
Cincinnati, OH 45249

Verizon  
2000 Coporate Driv 3rd Floor  
Orangeburg, NY 10962

Virginia Credit & Finance  
PO Box 13787  
Roanoke, VA 24037

Wachovia Bank  
Po Box 3117  
Winston Salem, NC 27102

Wells Fargo  
Po Box 5445  
Portland, OR 97228

Wells Fargo Financial  
PO Box 5943  
Sioux Falls, SD 57117

Wells Fargo Financial  
2496 Ridge Rd W  
Rochester, NY 14626

Wells Fargo Financial  
2496 Ridge Rd West  
Greece, NY 14626

Wfnnb/lane Bryant  
4590 E Broad St  
Columbus, OH 43213

Wfnnb/Victoria's Secret  
Po Box 182128  
Columbus, OH 43218